

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

NATALIE A. SCHIRRIPA

Debtor(s)

Case No. 15-23234JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/04/2015.
- 2) The plan was confirmed on 12/18/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 08/29/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/21/2020.
- 5) The case was completed on 10/13/2020.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,069.00.
- 10) Amount of unsecured claims discharged without payment: \$94,303.69.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$104,200.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$104,200.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$14,186.79
Court Costs \$310.00
Trustee Expenses & Compensation \$4,931.57
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$19,428.36

Attorney fees paid and disclosed by debtor: \$19.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI	Unsecured	0.00	NA	NA	0.00	0.00
ALLIED INTERSTATE++	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EXPRESS BANK FSB	Unsecured	0.00	3,501.11	3,501.11	98.77	0.00
ARROW FINANCIAL SERVICES++	Unsecured	0.00	NA	NA	0.00	0.00
CADLEROCK III LLC	Unsecured	45,000.00	59,901.49	59,901.49	1,689.82	0.00
CAPITAL MANAGEMENT SVCS++	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL MANAGEMENT SVCS++	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CASH COLLECTIONS SVCS	Unsecured	0.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	0.00	27,083.63	27,083.63	764.03	0.00
CHASE MORTGAGE	Unsecured	0.00	NA	NA	0.00	0.00
CITIFINANCIAL INC (NON-RE*)++	Unsecured	0.00	NA	NA	0.00	0.00
COLUMBIA GAS OF PA INC(*)	Unsecured	0.00	NA	NA	0.00	0.00
COLUMBIA GAS OF PA INC(*)	Unsecured	0.00	NA	NA	0.00	0.00
COLUMBIA GAS OF PA INC(*)	Unsecured	0.00	56.89	56.89	1.60	0.00
CREDIT PROTECTION ASSOC	Unsecured	69.00	NA	NA	0.00	0.00
DISH NETWORK	Unsecured	0.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	0.00	NA	NA	0.00	0.00
EMC MORTGAGE CORP(*)	Unsecured	0.00	NA	NA	0.00	0.00
ENHANCED RECOVERY COMPANY	Unsecured	0.00	NA	NA	0.00	0.00
ERC	Unsecured	1,324.00	NA	NA	0.00	0.00
FIRST ENERGY/WEST PENN POWER*	Unsecured	0.00	NA	NA	0.00	0.00
FIRST ENERGY/WEST PENN POWER*	Unsecured	0.00	NA	NA	0.00	0.00
FORD MOTOR CREDIT COMPANY LL	Unsecured	0.00	NA	NA	0.00	0.00
GALAXY INTERNATIONAL PURCHASE	Unsecured	0.00	NA	NA	0.00	0.00
GMAC*	Unsecured	0.00	NA	NA	0.00	0.00
HOUSEHOLD FINANCE CDC**++	Unsecured	0.00	NA	NA	0.00	0.00
HOUSEHOLD FINANCE CDC**++	Unsecured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
HOUSEHOLD FINANCE CDC**++	Unsecured	0.00	NA	NA	0.00	0.00
HOUSEHOLD FINANCE CDC**++	Unsecured	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	0.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	0.00	4,584.08	4,584.08	129.32	0.00
NATIONAL AMERICAN CREDIT CORI	Unsecured	0.00	NA	NA	0.00	0.00
NATIONAL AMERICAN CREDIT CORI	Unsecured	0.00	NA	NA	0.00	0.00
NATIONAL ENTERPRISE SYSTEMS	Unsecured	0.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	2,354.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS LLC O/B/O US	Unsecured	4,529.00	6,890.87	6,890.87	194.39	0.00
NCO FINANCIAL SYSTEMS INC(*)++	Unsecured	0.00	NA	NA	0.00	0.00
NORTHLAND GROUP INC.	Unsecured	0.00	NA	NA	0.00	0.00
OAKDALE BOROUGH(WATER/SWG/C	Unsecured	0.00	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	41,000.00	57,083.00	0.00	0.00	0.00
PNC BANK NA	Unsecured	0.00	0.00	0.00	0.00	0.00
PORTNOFF LAW ASSOCIATES LTD**	Unsecured	0.00	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE++	Unsecured	0.00	NA	NA	0.00	0.00
SELECT PORTFOLIO SERVICING INC	Secured	313,177.00	306,034.56	0.00	0.00	0.00
SELECT PORTFOLIO SERVICING INC	Secured	0.00	0.00	7,069.25	7,069.25	0.00
SELECT PORTFOLIO SERVICING INC	Secured	0.00	252,757.23	0.00	74,353.24	0.00
SELECT PORTFOLIO SERVICING INC	Secured	0.00	152,075.84	0.00	0.00	0.00
SIM FINANCIAL CORPORATION	Unsecured	0.00	NA	NA	0.00	0.00
SIM FINANCIAL CORPORATION	Unsecured	0.00	NA	NA	0.00	0.00
STEPHEN W. DECKER++	Unsecured	0.00	NA	NA	0.00	0.00
STONE AND STONE	Unsecured	0.00	NA	NA	0.00	0.00
TRACE EVIDENCE LLC	Unsecured	0.00	NA	NA	0.00	0.00
VERIZON++	Unsecured	0.00	NA	NA	0.00	0.00
WASHINGTON MUTUAL BANK* ++	Unsecured	0.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL DISCOUN	Unsecured	0.00	NA	NA	0.00	0.00
WEST ALLEGHENY SD & OAKDALE I	Priority	NA	457.66	457.66	457.66	0.00
WEST ASSET MANAGEMENT++	Unsecured	0.00	NA	NA	0.00	0.00
WEST PENN POWER*	Unsecured	0.00	480.59	480.59	13.56	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$7,069.25	\$81,422.49	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$7,069.25	\$81,422.49	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$457.66	\$457.66	\$0.00
TOTAL PRIORITY:	\$457.66	\$457.66	\$0.00
GENERAL UNSECURED PAYMENTS:	\$102,498.66	\$2,891.49	\$0.00

Disbursements:	
Expenses of Administration	<u>\$19,428.36</u>
Disbursements to Creditors	<u>\$84,771.64</u>
TOTAL DISBURSEMENTS :	<u>\$104,200.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/08/2021

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.